

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE DIVISION**

In re:

JOY R. DENBY-PETERSON

Debtor(s)

Case No. 17-15532-ABA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/21/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 03/29/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,538.41.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$0.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$0.00**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN CLEANING SPECIALIST	Unsecured	800.00	NA	NA	0.00	0.00
AMERICAN HERITAGE F.C.U.	Unsecured	112.00	NA	NA	0.00	0.00
ATLANTIC CITY ELECTRIC COMPANY	Unsecured	843.00	1,070.40	1,070.40	0.00	0.00
CITY OF VINELAND	Priority	289.00	NA	NA	0.00	0.00
COMCAST	Unsecured	525.05	NA	NA	0.00	0.00
COYLE S. CONNOLLY, DO PA *	Unsecured	120.00	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Unsecured	NA	6,472.35	6,472.35	0.00	0.00
DEPARTMENT OF THE TREASURY	Priority	15,055.14	9,022.49	9,022.49	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	5,562.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	4,500.00	NA	NA	0.00	0.00
DITECH FINANCIAL, LLC	Secured	159,133.00	160,327.94	9,129.49	0.00	0.00
EQUIFAX CREDIT INFORMATION SER	Unsecured	NA	NA	NA	0.00	0.00
EXPERIAN	Unsecured	NA	NA	NA	0.00	0.00
NAVIENT SOLUTIONS, INC.	Unsecured	38,896.00	49,295.93	49,295.93	0.00	0.00
NU 2 U AUTO	Secured	33,191.00	28,773.91	3,431.15	0.00	0.00
OFFICE OF US BENEFITS *	Unsecured	1,234.00	NA	NA	0.00	0.00
PEPCO HOLDINGS	Unsecured	NA	NA	NA	0.00	0.00
QUANTUM3 GROUP, LLC	Unsecured	652.00	652.82	652.82	0.00	0.00
SLOMIN SHIELD	Unsecured	NA	NA	NA	0.00	0.00
SOUTH JERSEY GAS COMPANY	Unsecured	221.48	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Priority	NA	294.08	294.08	0.00	0.00
STELLAR RECOVERY INC. *	Unsecured	478.00	NA	NA	0.00	0.00
TRANSUNION, LLC	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO BANK CARD	Unsecured	98.00	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Secured	288.00	288.00	288.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$9,129.49	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,431.15	\$0.00	\$0.00
All Other Secured	\$288.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,848.64</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,316.57	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$9,316.57</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$57,491.50</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration	<u>\$0.00</u>		
Disbursements to Creditors	<u>\$0.00</u>		
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$0.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2018

By: /s/ Isabel C. Balboa

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.